

| 1 | 1. A method for storing and retrieving electronic records, said method |
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| 2 | comprising: |
| 3 | creating a transaction by buying a good or service; |
| 4 | forwarding an electronic record with details of said transaction to an |
| 5 | electronic-record repository; |
| 6 | retrieving a copy of said electronic record from said electronic-record |
| 7 | repository over an internet. |
| | |
| 1 | 2. The method of claim 1 wherein said step of creating comprises |
| 2 | creating a transaction by buying from a physically extant merchant. |
| | · · |
| 1 | 3. The method of claim 2 wherein said step of forwarding comprises |
| 2 | forwarding said electronic record to an electronic-record repository |
| 3 | containing an electronic record with details of a transaction created at business |
| 4 | other than said merchant. |
| | |
| 1 | 4. The method of claim 1 wherein said step of creating comprises |
| 2 | creating a transaction by buying from a virtual business. |
| | |
| 1 | 5. The method of claim 4 wherein said step of forwarding comprises |
| 2 | forwarding said electronic record to an electronic-record repository |
| 3 | containing an electronic record with details of a transaction created at business |
| 4 | other than said merchant. |
| | |
| 1 | 6. The method of claim 1 wherein said step of forwarding comprises |
| 2 | forwarding to an electronic-record repository an electronic record with |
| 3 | details of said transaction, said details including one of date, time, amount, |
| 4 | merchant identification, merchant's store identification, merchant's store cash- |
| 5 | register identification, merchant's cashie identification, payment type, payment |

| 1 | card number. payment-card expiration date, line items, line-item prices, transaction |
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| | \ |
| 2 | total, transaction keys, transaction type and electronic signature. |
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| 1 | 7. The method of claim 1 wherein said step of forwarding comprises |
| 2 | forwarding an electronic record to an electronic-record repository at the time |
| 3 | of the transaction. |
| | |
| 1 | 8. The method of claim 1 wherein said step of forwarding comprises |
| 2 | holding said electronic record and then forwarding said electronic record to |
| 3 | an electronic-record repository at a predetermined time following said transaction. |
| , | an electronic record repository at a predetermined time following said transaction. |
| | |
| 1 00 | 9. The method of claim 1, wherein said step of retrieving comprises |
| 2 | retrieving a copy of said electronic record from said electronic-record |
| 3 | repository over an internet using internet-enabled software. |
| | |
| 1 | 10. The method of claim 9, wherein said step of retrieving comprises |
| 2 | retrieving a copy of said electronic record from said electronic-record |
| 3 | repository over an internet using a web browser. |
| | |
| 1 | 11. The method of claim 9, wherein said step of retrieving comprises |
| 2 | retrieving a copy of said electronic record from a web site using a web |
| 3 | browser. |
| | |
| 1 | 12. The method of claim 9, wherein said step of retrieving comprises |
| 2 | using a web browser to log onto a website hosting said electronic-record |
| 3 | repository; and |
| 4 | retrieving a copy of said electronic record from said web site using a web |
| 5 | browser. |
| | |
| 1 | 13. The method of claim 1, wherein before said step of retrieving, the |
| | |
| 2 | following step is performed: |
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| 1 | searching for said electronic record on said electronic-record repository over |
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| 2 | an internet. |
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| 1 | 14. The method of claim 1, wherein said step of creating comprises |
| 2 | buying from a merchant and |
| 3 | wherein said step of retrieving is performed on behalf of said merchant. |
| | |
| 1 | 16. The method of claim 1, wherein said step of creating comprises |
| 2 | buying from a physically extant merchant and |
| 3 | wherein said step of etrieving is performed on behalf of said merchant. |
| | |
| 1 | 16. The method of claim 1, wherein said step of creating comprises |
| 2 | buying from a virtual business and |
| 3 | wherein said step of retrieving is performed on behalf of said merchant. |
| | |
| 1 | 17. The method of claim 1, wherein said step of creating comprises |
| 2 | selling to a buyer and |
| 3 | wherein said step of retrieving is performed on behalf of said buyer. |
| | |
| 1 | 18. The method of claim 1, wherein said step of creating comprises |
| 2 | selling to a buyer at a physically extant merchant and |
| 3 | wherein said step of retrieving is performed on behalf of said buyer. |
| | |
| 1 | 19. The method of claim 1, wherein said step of creating comprises |
| 2 | selling to a buyer at a virtual business and |
| 3 | wherein said step of retrieving is performed on behalf of said buyer. |
| | |
| 1 | 20. The method of claim 1, wherein said step of retrieving is performed |
| 2 | on behalf of a third party to said transaction. |

21. The method of claim 1, wherein said step of retrieving comprises

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| Duble) | one of downloading, printing, faxing and e-mailing a copy of said electronic record. |
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| 4 | 22. The method of claim 1, further comprising the step of |
| 5 | then using said electronic record as proof of said transaction. |
| 1 | 23. The method of claim 22 wherein said step of using comprises |
| 2 | then using said electronic record as proof of said transaction in order to |
| 3 | dispute an alternative record of said transaction. |
| | |
| 1 | 24. The method of claim 22 wherein said step of using comprises |
| 2 | then using said electronic record as proof of said transaction in order to |
| 3 | return said good. |
| 1 | 25. The method of claim 22 wherein said step of using comprises |
| 2 | then using said electronic record as proof of said transaction in order to |
| 3 | exchange said good. |
| 1 | 26. The method of claim 22 wherein said step of using comprises |
| 2 . | then using said electronic record to file a warranty claim with respect to said |
| . 3 | good. |
| 1 | 27. The method of claim 1, further comprising the step of |
| 2 | viewing said electronic record. |
| 1 | 28. The method of claim 1 wherein said step of retrieving comprises |
| 2 | offering a discount as an after-purchase promotion, optionally dependent on |
| 3 | the credit card used for said transaction, the date of said transaction or the date of |



29. A method for storing and retrieving electronic records, said method

said retrieval.

comprising:

creating a transaction by buying a good or service from a physically extant merchant;

forwarding an electronic record with details of said transaction, said details including one of date, time, amount, merchant identification, merchant's store identification, merchant's store cash-register identification, merchant's cashier identification, payment type, payment card number. payment-card expiration date, line items, line-item prices, transaction total, transaction keys, transaction type and electronic signature to an electronic-record repository containing an electronic record with details of a transaction created at business other than said merchant;

using a web browser to log onto a web site hosting said electronic-record repository;

then searching for said electronic record on said electronic-record repository over an internet;

using a web browser to retrieve a copy of said electronic record from said website on behalf of one of the following: said buyer, said merchant or a third party to said transaction and performing one of downloading, printing, faxing and e-mailing a copy of said electronic record; and

then using said electronic record as proof of said transaction in order to dispute an alternative record of said transaction or return or exchange said good.